Docket No. 2771

## Declaration and Power of Attorney For Patent Application English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD FOR IMPLEMENTING A MORTGAGE PLAN

		REC	CEIVED
the specification of which		DEC	1 3 2002
(check one)		GRO	UP 3600
is attached hereto.			
was filed on	as	United States Application No.	or PCT International
Application Number			
and was amended on		•	
		(if applicable)	
I hereby state that I have re- including the claims, as ame	viewed and understan Inded by any amendm	d the contents of the above in tent referred to above.	dentified specification,
I acknowledge the duty to d known to me to be materia Section 1.56.	isclose to the United al to patentability as	States Patent and Trademark defined in Title 37, Code of	Office all information Federal Regulations,
Section 365(b) of any foreign any PCT International app States, listed below and har	gn application(s) for p lication which design ve also identified belo te or PCT Internation	tle 35, United States Code, patent or inventor's certificate lated at least one country ow, by checking the box, any all application having a filing of	, or Section 365(a) of other than the United foreign application for
Prior Foreign Application(s)			Priority Not Claimed
(Number)	(Country)	(Day/Month/Year Filed)	
(Number)	(Country)	(Day/Month/Year Filed)	_
(Number)	(Country)	(Day/Month/Year Filed)	J

(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	
office all information known to mediection 1.56 which became availabing PCT International filing date of the (Application Serial No.)	le between the filing date of	bility as defined in Title 37, C. F. R., the prior application and the national (Status)
		(patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

nnected therewith. (list name and registration	Dean D. Niro	Reg. # 36,881	
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